

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF TEXAS
EL PASO DIVISION

IN RE:

Horacio Hernandez
Aracely Hernandez

Debtors

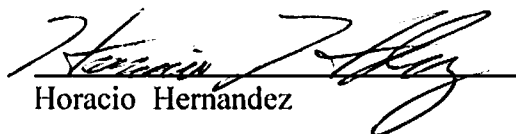
* Chapter 13
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* Bankruptcy No. 19-31771

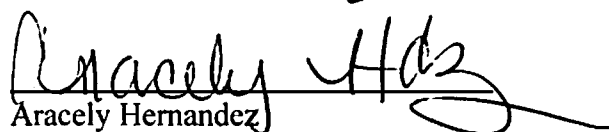
AMENDED
SCHEDULE J: YOUR EXPENSES


Attached hereto and made a part hereof is the Debtors' Amended SCHEDULE J: YOUR EXPENSES, where expenses are corrected.

DATED this the 26th day of NOV., 2019.

Respectfully submitted,


Horacio Hernandez


Aracely Hernandez


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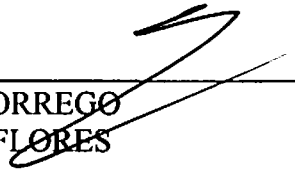
CERTIFICATE OF SERVICE

I hereby certify that I have mailed/delivered a true and correct copy of the foregoing instrument via electronic means as listed on the court's ECF noticing system or by regular first class mail to all listed below on this the 2 day of Dec, 2019.

U.S. Trustee's Office
615 E. Houston, Suite 533
P.O. Box 1539
San Antonio, TX 78295-1539

Stuart C. Cox, Chapter 13 Trustee
1760 N. Lee Trevino
El Paso, TX 79936

Horacio Hernandez & Aracely Hernandez
10914 Pelhem Rd.
El Paso, TX 79936



EDGAR J. BORREGO
MIGUEL A. FLORES

Fill in this information to identify your case:

Debtor 1 Horacio Hernandez

Debtor 2 Aracely Hernandez
(Spouse, if filing)

United States Bankruptcy Court for the: WESTERN DISTRICT OF TEXAS - EL PASO

Case number 19-31771
(If known)

Check if this is:

- ☒ An amended filing
☐ A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

Official Form 106J

Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1 Describe Your Household

1. Is this a joint case?

☐ No. Go to line 2.

☒ Yes. Does Debtor 2 live in a separate household?

☒ No

☐ Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household of Debtor 2*.

2. Do you have dependents? ☒ No

Do not list Debtor 1 and Debtor 2.

☐ Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

Do not state the dependents names.

- ☐ No
☐ Yes
☐ No
☐ Yes
☐ No
☐ Yes
☐ No
☐ Yes

3. Do your expenses include expenses of people other than yourself and your dependents? ☒ No
☐ Yes

Part 2 Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I.)

Your expenses

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ 800.00

If not included in line 4:

4a. Real estate taxes

4a. \$ 0.00

4b. Property, homeowner's, or renter's insurance

4b. \$ 0.00

4c. Home maintenance, repair, and upkeep expenses

4c. \$ 150.00

4d. Homeowner's association or condominium dues

4d. \$ 0.00

5. Additional mortgage payments for your residence, such as home equity loans

5. \$ 0.00

Debtor 1 **Horacio Hernandez**
Debtor 2 **Aracely Hernandez**

Case number (if known) **19-31771**

6. Utilities:	
6a. Electricity, heat, natural gas	6a. \$ 260.00
6b. Water, sewer, garbage collection	6b. \$ 160.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$ 60.00
6d. Other. Specify: <u>Cell \$220</u>	6d. \$ 220.00
7. Food and housekeeping supplies	7. \$ 600.00
8. Childcare and children's education costs	8. \$ 0.00
9. Clothing, laundry, and dry cleaning	9. \$ 155.00
10. Personal care products and services	10. \$ 250.00
11. Medical and dental expenses	11. \$ 250.00
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$ 400.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13. \$ 140.00
14. Charitable contributions and religious donations	14. \$ 60.00
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.	
15a. Life insurance	15a. \$ 130.00
15b. Health insurance	15b. \$ 0.00
15c. Vehicle insurance	15c. \$ 324.00
15d. Other insurance. Specify: _____	15d. \$ 0.00
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: <u>Taxes \$150</u>	16. \$ 150.00
17. Installment or lease payments:	
17a. Car payments for Vehicle 1	17a. \$ 0.00
17b. Car payments for Vehicle 2	17b. \$ 0.00
17c. Other. Specify: _____	17c. \$ 0.00
17d. Other. Specify: _____	17d. \$ 0.00
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, <i>Schedule I, Your Income</i> (Official Form 106I).	18. \$ 0.00
19. Other payments you make to support others who do not live with you. Specify: _____	19. \$ 0.00
20. Other real property expenses not included in lines 4 or 5 of this form or on <i>Schedule I: Your Income</i> .	
20a. Mortgages on other property	20a. \$ 0.00
20b. Real estate taxes	20b. \$ 0.00
20c. Property, homeowner's, or renter's insurance	20c. \$ 0.00
20d. Maintenance, repair, and upkeep expenses	20d. \$ 0.00
20e. Homeowner's association or condominium dues	20e. \$ 0.00
21. Other: Specify: <u>Misc. \$100, Eating out \$200, Gym \$60</u>	21. +\$ 360.00
22. Calculate your monthly expenses	
22a. Add lines 4 through 21.	\$ 4,469.00
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2	\$
22c. Add line 22a and 22b. The result is your monthly expenses.	\$ 4,469.00
23. Calculate your monthly net income.	
23a. Copy line 12 (<i>your combined monthly income</i>) from Schedule I.	23a. \$ 7,019.00
23b. Copy your monthly expenses from line 22c above.	23b. -\$ 4,469.00
23c. Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i> .	23c. \$ 2,550.00

24. Do you expect an increase or decrease in your expenses within the year after you file this form?
For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☒ No.

☐ Yes.

Explain here: _____

Fill in this information to identify your case:

Debtor 1 **Horacio Hernandez**

First Name

Middle Name

Last Name

Debtor 2 **Aracely Hernandez**

(Spouse if, filing)

First Name

Middle Name

Last Name

United States Bankruptcy Court for the: **WESTERN DISTRICT OF TEXAS - EL PASO**

Case number **19-31771**

(if known)

☐ Check if this is an amended filing

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

☒ No

☐ Yes. Name of person _____

Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119)

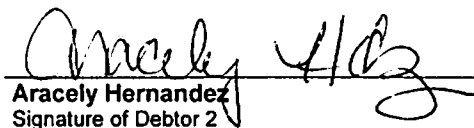
Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

x


Horacio Hernandez
Signature of Debtor 1

Date **November 26, 2019**

x


Aracely Hernandez
Signature of Debtor 2

Date **November 26, 2019**